



Order Filed on December 16, 2019
by Clerk
U.S. Bankruptcy Court
District of New Jersey

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

Caption in Compliance with D.N.J. LBR 9004-2(c)

Loren L. Speziale, Esq.
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Attorney for Creditor,
Santander Bank, N.A., f/k/a Sovereign Bank

IN RE:

MICHELLE MEDLER-MORAN
DEBTOR

Chapter: 13

Case No.: 19-25105-CMG

Judge: Hon. Christine M. Gravelle, U.S.B.J.

Hearing Date: Dec. 18, 2019 at 10:00 AM

CONSENT ORDER TO PAY
PRE-PETITION ARREARS ON PROOF OF CLAIM FILED BY
SANTANDER BANK, N.A., f/k/a SOVEREIGN BANK

The relief set forth on the following pages, number two (2) is hereby ORDERED.

DATED: December 16, 2019

A handwritten signature in cursive script, reading "Christine M. Gravelle", is written over a horizontal line.
Honorable Christine M. Gravelle
United States Bankruptcy Judge

CONSENT ORDER TO PAY PRE-PETITION ARREARS LISTED ON PROOF OF CLAIM
FILED BY SANTANDER BANK, N.A. f/k/a SOVEREIGN BANK

This matter having been brought before the Court by Marc C. Capone, Esq., attorney for the Debtor, Michelle Medler-Moran upon the filing of a Chapter 13 Plan, and Santander Bank, N.A., secured creditor who holds a mortgage on the Debtor's residential real property commonly known as 610 Ocean Road, Spring Lake Heights, New Jersey (the "Residence"), by and through its attorneys, Gross McGinley, LLP; the parties having agreed to resolve the payment of Santander Bank's pre-petition arrears through the Chapter 13 Plan; and the Court noting the consent of the Parties to the form, substance and entry of the within Order;

IT IS HEREBY ORDERED as follows:

1. That Santander Bank, N.A., has filed a secured Proof of Claim indicating pre-petition mortgage arrears totaling \$43,272.75 (Claim No. 11).
2. That the Trustee is authorized to pay \$43,272.75 on the secured arrearage claim of Santander Bank (Claim No. 11) in monthly installments over the life of the Plan.
3. This Consent Order shall be incorporated in and become part of any Order confirming the Plan.

We hereby consent to the form, substance and entry of the within order:

Dated: December 13, 2019

/s/LOREN L. SPEZIALE
Loren L. Speziale, Esq.
Attorney for Creditor
Santander Bank, N.A. f/k/a Sovereign Bank

Dated: December 13, 2019

/s/MARC C. CAPONE
Marc C. Capone, Esq.
Attorney for Debtor

Certificate of Notice Page 3 of 3

United States Bankruptcy Court
District of New Jersey

In re:
Michelle Medler- Moran
Debtor

Case No. 19-25105-CMG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: Dec 16, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 18, 2019.

db +Michelle Medler- Moran, 610 Ocean Road, Spring Lake, NJ 07762-1843

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 18, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 16, 2019 at the address(es) listed below:

Albert Russo docs@russotrustee.com

Charles G. Wohlrab on behalf of Creditor WELLS FARGO BANK, N.A. cwohlab@LOGS.com, njbankruptcynotifications@logs.com

Denise E. Carlon on behalf of Creditor U.S. Bank Trust National Association, not in its individual capacity but solely as Owner Trustee for VRMTG Asset Trust dcarlon@kmlawgroup.com, bkggroup@kmlawgroup.com

Loren L. Speziale on behalf of Creditor Santander Bank, N.A. lspeziale@grossmcginley.com, jkacsur@grossmcginley.com; ehutchinson@grossmcginley.com

Marc C Capone on behalf of Debtor Michelle Medler- Moran 5325@notices.nextchapterbk.com, docs@caponeandkeefe.com, ecf@gbclawgroup.com; e4eaf5f23@maildrop.clio.com; mcapone@gbclawgroup.com

Rebecca Ann Solarz on behalf of Creditor U.S. Bank Trust National Association, not in its individual capacity but solely as Owner Trustee for VRMTG Asset Trust rsolarz@kmlawgroup.com

Robert Davidow on behalf of Creditor WELLS FARGO BANK, N.A. nj.bkecf@fedphe.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8